

Information to identify the case:			
Debtor 1	<b>Dennis F. Klepsky</b>		Social Security number or ITIN <b>xxx-xx-5679</b>
	First Name	Middle Name	Last Name
Debtor 2	<b>Gwendolyn M. Klepsky</b>		Social Security number or ITIN <b>xxx-xx-7836</b>
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>13-20899-GLT</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Dennis F. Klepsky  
aka Dennis F. Klepsky Sr.

Gwendolyn M. Klepsky

8/17/18

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Dennis F. Klepsky  
 Gwendolyn M. Klepsky  
 Debtors

Case No. 13-20899-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lkat  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: Aug 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2018.

db/jdb +Dennis F. Klepsky, Gwendolyn M. Klepsky, 406 Eleanor Avenue, Scottdale, PA 15683-2134  
 cr Barclays Bank PLC, c/o Shellpoint Mortgage Servicing, PO Box 10826 Greenville, SC 29603  
 cr Barclays Bank PLC, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826  
 13596412 +Allied Interstate, 3000 Corporate Exchange Drive--5th Floor, Columbus, OH 43231-7689  
 14126706 Barclays Bank PLC, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826  
 13581168 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
 (address filed with court: Columbia Gas of Ohio, 200 Civic Center Dr., 11th Floor, Columbus, OH 43215)  
 13596414 Diversified Consultants, Inc., P.O. Box 571, Fort Mill, SC 29716-0571  
 13596415 +Nationwide Insurance, P.O. Box 2655, Harrisburg, PA 17105-2655  
 13596416 +Northland Group, Inc., P.O. Box 390846, Edina, MN 55439-0846  
 13581177 +TekCollect, P.O. Box 1269, Columbus, OH 43216-1269  
 13581178 Vericrest Financial, 715 South Metropolitan Avenue, P.O. Box 24610, Oklahoma City, OK 73124-0610  
 13644549 +Vericrest Financial, 13801 Wireless Way, Oklahoma City, OK 73134-2500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 18 2018 01:43:18 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

13581164 +E-mail/Text: holly.tylka@advanceddisposal.com Aug 18 2018 01:43:31 Advanced Disposal,  
 P.O. Box 266, 1184 McClellandtown Road, McClellandtown, PA 15458-1118  
 13581165 EDI: GMACFS.COM Aug 18 2018 05:33:00 Ally Financial, P.O. Box 130424,  
 Roseville, MN 55113-0004  
 13589662 EDI: AIS.COM Aug 18 2018 05:33:00 American InfoSource LP as agent for,  
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
 13581170 +E-mail/Text: kristend@lobaf.com Aug 18 2018 01:43:40 Barbara A. Fein, Esq.,  
 721 Dresher Road--Suite 1050, Horsham, PA 19044-2266  
 13581166 EDI: HPC.COM Aug 18 2018 05:33:00 Beneficial, P.O. Box 4153,  
 Carol Stream, IL 60197-4153  
 13581167 EDI: CAPITALONE.COM Aug 18 2018 05:33:00 Capital One, c/o TSYS Total Debt Management,  
 P.O. Box 5155, Norcross, GA 30091  
 13581169 +EDI: CCS.COM Aug 18 2018 05:33:00 Credit Collections Services, P. O. Box 9134,  
 Needham, MA 02494-9134  
 13581171 EDI: CBS7AVE Aug 18 2018 05:33:00 Ginny's, 1112 7th Avenue, Monroe, WI 53566-1364  
 13641577 +EDI: CBS7AVE Aug 18 2018 05:33:00 Ginny's, c/o Creditors Bankruptcy Service,  
 PO Box 740933, Dallas, TX 75374-0933  
 13581172 EDI: IRS.COM Aug 18 2018 05:33:00 Internal Revenue Service, P.O. Box 7346,  
 Philadelphia, PA 19101-7346  
 13581174 +EDI: RESURGENT.COM Aug 18 2018 05:33:00 LVNV Funding, P.O. Box 10584,  
 Greenville, SC 29603-0584  
 13675515 EDI: RESURGENT.COM Aug 18 2018 05:33:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of General Electric Capital, Corporation, Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 13581173 +EDI: RMSC.COM Aug 18 2018 05:33:00 Lowe's, c/o GE Capital Retail Bank,  
 Attn: Bankruptcy Dept., P.O. Box 103104, Roswell, GA 30076-9104  
 13581175 EDI: CBS7AVE Aug 18 2018 05:33:00 Seventh Avenue, 1112 7th Avenue,  
 Monroe, WI 53566-1364  
 13640009 +EDI: CBS7AVE Aug 18 2018 05:33:00 Seventh Avenue, c/o Creditors Bankruptcy Service,  
 PO Box 740933, Dallas, TX 75374-0933  
 13581176 EDI: AISTMBL.COM Aug 18 2018 05:33:00 T-Mobile USA, Attn: Bankruptcy Team,  
 P.O. Box 53410, Bellevue, WA 98015-3410  
 13596417 +E-mail/Text: holly.tylka@advanceddisposal.com Aug 18 2018 01:43:31  
 Veolia Environmental Services, P.O. Box 266, 1184 McClellandtown Road,  
 McClellandtown, PA 15458-1118  
 13581179 +E-mail/Text: bankruptcy@firstenergycorp.com Aug 18 2018 01:43:29 West Penn Power,  
 1310 Fairmont Ave., Fairmont, WV 26554-3526

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Barclays Bank PLC  
 13597386\* Ally Financial, PO Box 130424, Roseville, MN 55113-0004  
 13596413 ##+Alpha Recovery Corp., 5660 Greenwood Plaza Boulevard, Suite 101, Englewood, CO 80111-2417  
 TOTALS: 1, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: lkat  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 31

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 19, 2018

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Barclays Bank PLC andygornall@latouflawfirm.com  
Daniel R. White on behalf of Joint Debtor Gwendolyn M. Klepsky dwhite@zeblaw.com,  
gianna@zeblaw.com;dwhite.zmw@gmail.com;r63228@notify.bestcase.com  
Daniel R. White on behalf of Debtor Dennis F. Klepsky dwhite@zeblaw.com,  
gianna@zeblaw.com;dwhite.zmw@gmail.com;r63228@notify.bestcase.com  
James Warmbrodt on behalf of Creditor Barclays Bank PLC bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpre03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6